

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James P. Scholze
Laura E. Scholze
Debtors

Case No. 20-01416-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: pdf002

Page 1 of 3
Total Noticed: 83

Date Rcvd: Jun 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2020.

db/jdb
5324345 +James P. Scholze, Laura E. Scholze, 1173 Blue Bird Lane, York, PA 17402-9225
5324344 +AMEX, P.O. BOX 297871, FORT LAUDERDALE, FL 33329-7871
5324346 +AMEX, P.O. BOX 297812, FORT LAUDERDALE, FL 33329-7812
5324343 AMEX, P.O. BOX 7871, FORT LAUDERDALE, FL 33329
5330001 +AMEX, P.O. BOX 981540, EL PASO, TX 79998-1540
American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
5324348 +BARCLAYS BANK DELAWARE, P.O. BOX 8803, WILMINGTON, DE 19899-8803
5324347 +BARCLAYS BANK DELAWARE, P.O. BOX 8801, WILMINGTON, DE 19899-8801
5324351 +CAPITAL ONE, N56 W 17000 RIDGEWOOD DR., MENOMONEE FALLS, WI 53051-5660
5324360 +CHESAPEAKE VETERINARY CARDIOLOGY, 2146 CHAPMAN ROAD, CHATTANOOGA, TN 37421-1689
5324361 +CITIBANK, P.O. BOX 790034, ST LOUIS, MO 63179-0034
5324362 CITIBANK NORTH AMERICA, CITIBANK SD MC 425, 5800 SOUTH CORP PLACE, SIOUX FALLS, SD 57108
5324363 +CITIBANK/BEST BUY, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034,
ST LOUIS, MO 63179-0034
5333215 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5324337 +E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5324366 +GS BANK USA, ATTN: BANKRUPTCY, LOCKBOX 6112 PO BOX 7247, PHILADELPHIA, PA 19170-0001
5324336 +JAMES P. SCHOLZE, LAURA E. SCHOLZE, 1173 BLUE BIRD LANE, YORK, PA 17402-9225
5328818 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
Boca Raton, FL 33487-2853
5324369 +MENCHEY MUSIC CENTER, 80 WETZEL DRIVE, HANOVER, PA 17331-1144
5329535 +Met-Ed, 101 Crawford's Corner Rd, Bldg #1 Suite 1-511, Holmdel, NJ 07733-1976
5324339 +PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5329202 +Quicken Loans, LLC fka Quicken Loans Inc, 635 Woodward Avenue, Detroit, MI 48226-3408
5327121 +SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
5324373 +SANTANDER CONSUMER USA, P.O. BOX 961211, FORT WORTH, TX 76161-0211
5324338 +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5324388 +TARGET, C/O FINANCIAL & RETAIL SRVS, MAILSTOP BT POB 9475, MINNEAPOLIS, MN 55440-9475
5324389 TARGET NATIONAL BANK, PO BOX 660170, DALLAS, TX 75266-0170
5324390 +TARGET NATIONAL BANK-VISA, P O BOX 673, MINNEAPOLIS, MN 55440-0673
5324392 +UNIVERSITY OF MD ST. PAIN SPEC., P.O. BOX 412317, BOSTON, MA 02241-2317
5324393 +UTILITY SELF-REPORTED, PO BOX 4500, ALLEN, TX 75013-1311
5324394 WELLS FARGO BANK, P. O. BOX 5169, SIOUX FALLS, SD 57117-5169
5324395 +WELLS FARGO BANK, P.O. BOX 10438, DES MOINES, IA 50306-0438
5324396 +WELLS FARGO BANK N.A., P.O. BOX 130000, RALEIGH, NC 27605-1000
5324399 +WELLS FARGO BANK NA, ATTN: BANKRUPTCY DEPARTMENT, 3476 STATEVIEW BLVD; MAC #D3347-014,
FORT MILL, SC 29715-7200
5324397 +WELLS FARGO BANK NA, 1 HOME CAMPUS MAC X2303-01A, DES MOINES, IA 50328-0001
5324398 WELLS FARGO BANK NA, PO BOX 94435, ALBUQUERQUE, NM 87199-4435
5324400 +WELLS FARGO CARD SERVICE, PO BOX 14517, DES MOINES, IA 50306-3517
5324401 +WELLS FARGO CARD SERVICE, 3201 N. 4TH AVE., SIOUX FALLS, SD 57104-0700
5324403 WELLS FARGO CARD SERVICES, PO BOX 10347, DES MOINES, IA 50306-0347
5324404 WELLS FARGO CARD SERVICES, P. O. BOX 77053, MINNEAPOLIS, MN 55480-7753
5324402 WELLS FARGO CARD SERVICES, P.O. BOX 30086, LOS ANGELES, CA 90030-0086
5324405 +WELLSPAN HEALTH, P.O. BOX 16243, PITTSBURGH, PA 15242-0243
5330853 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 16 2020 20:16:59
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5324342 +E-mail/Text: backoffice@affirm.com Jun 16 2020 20:10:01 AFFIRM, INC., ATTN: BANKRUPTCY,
PO BOX 720, SAN FRANCISCO, CA 94104-0720
5324350 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 16 2020 20:16:37 CAPITAL ONE,
PO BOX 85619, RICHMOND, VA 23285-5619
5324349 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 16 2020 20:16:56 CAPITAL ONE,
P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
5324354 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 16 2020 20:16:38 CAPITAL ONE BANK,
P.O. BOX 71107, CHARLOTTE, NC 28272-1107
5324356 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 16 2020 20:16:56 CAPITAL ONE BANK,
PO BOX 71083, CHARLOTTE, NC 28272-1083
5324353 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 16 2020 20:16:38 CAPITAL ONE BANK,
P.O. BOX 70885, CHARLOTTE, NC 28272-0885
5324355 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 16 2020 20:16:56 CAPITAL ONE BANK,
PO BOX 30253, SALT LAKE CITY, UT 84130-0253
5324357 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 16 2020 20:16:38
CAPITAL ONE BANK (USA), N.A.*, 1680 CAPITAL ONE DRIVE, MC LEAN, VA 22102-3407
5333809 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 16 2020 20:16:57
Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
Charlotte, NC 28272-1083

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5324364 +E-mail/Text: mrdiscen@discover.com Jun 16 2020 20:09:15 DISCOVER FINANCIAL,
ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025

5326332 E-mail/Text: mrdiscen@discover.com Jun 16 2020 20:09:15 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

5324365 +E-mail/Text: bankruptcy@firstenergycorp.com Jun 16 2020 20:09:40 FIRST ENERGY,
P.O. BOX 3687, AKRON, OH 44309-3687

5324367 +E-mail/Text: ebn@heritagevalleyfcu.org Jun 16 2020 20:10:00 HERITAGE VALLEY FCU,
2400 PLEASANT VALLEY, YORK, PA 17402-9624

5324340 E-mail/Text: sbse.cio.bnc.mail@irs.gov Jun 16 2020 20:09:24 INTERNAL REVENUE SERVICE,
CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346

5324358 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 16 2020 20:16:55 CHASE CARD SERVICES,
P.O. BOX 15298, WILMINGTON, DE 19850

5324359 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 16 2020 20:16:55
CHASE CARDMEMBER SERVICE, P O BOX 15291, WILMINGTON, DE 19886-5291

5324368 +E-mail/Text: bncnotices@becket-lee.com Jun 16 2020 20:09:20 KOHLS/CAPITAL ONE,
ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043

5326216 E-mail/PDF: pa_dc_claims@navient.com Jun 16 2020 20:16:21 NAVIENT,
C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640

5324370 +E-mail/PDF: pa_dc_claims@navient.com Jun 16 2020 20:16:41 NAVIENT, ATTN: BANKRUPTCY,
PO BOX 9640, WILES-BARR, PA 18773-9640

5324371 +E-mail/Text: bankruptcynotices@psecu.com Jun 16 2020 20:09:55 P S E C U,
ATTENTION: BANKRUPTCY, PO BOX 67013, HARRISBURG, PA 17106-7013

5324372 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 16 2020 20:09:50 QUICKEN LOANS,
ATTN: BANKRUPTCY, 1050 WOODWARD AVENUE, DETROIT, MI 48226-1906

5324374 E-mail/Text: cathy@scratchpay.com Jun 16 2020 20:09:10 SCRATCH FNCL, 815 COLORADO BLVD,
LOS ANGELES, CA 90041

5324375 E-mail/Text: appebnmailbox@sprint.com Jun 16 2020 20:09:38 SPRINT*,
ATTN: BANKRUPTCY DEPT., PO BOX 7949, OVERLAND PARK, KS 66207-0949

5324376 +E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 20:16:34 SYNCB/CARE CREDIT,
P.O. BOX 96504, ORLANDO, FL 32896-0001

5324377 +E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 20:16:34 SYNCB/GOOGLE, ATTN: BANKRUPTCY,
PO BOX 965060, ORLANDO, FL 32896-5060

5324378 +E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 20:16:33 SYNCB/MARVEL DC,
ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060

5324380 +E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 20:16:34 SYNCB/PPC, P.O. BOX 965060,
ORLANDO, FL 32896-5060

5324379 +E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 20:16:53 SYNCB/PPC, ATTN: BANKRUPTCY,
PO BOX 965060, ORLANDO, FL 32896-5060

5324382 E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 20:16:34 SYNCHRONY BANK,
ATTN: BANKRUPTCY DEPT., PO BOX 965061, ORLANDO, FL 32896-5061

5324383 E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 20:16:35 SYNCHRONY BANK, P.O. BOX 965033,
ORLANDO, FL 32896-5033

5324381 +E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 20:16:34 SYNCHRONY BANK,
950 FORRER BLVD., KETTERING, OH 45420-1469

5324384 +E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 20:16:34 SYNCHRONY BANK/AMAZON,
P.O. BOX 965060, ORLANDO, FL 32896-5060

5324385 +E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 20:16:53 SYNCHRONY BANK/CARE CREDIT,
P.O. BOX 965060, ORLANDO, FL 32896-5060

5324386 +E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 20:16:35 SYNCHRONY BANK/CARE CREDIT,
P.O. BOX 965064, ORLANDO, FL 32896-5064

5324387 +E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 20:16:35 SYNCHRONY BANK/LOWES,
P.O. BOX 965060, ORLANDO, FL 32896-5060

5325438 +E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 20:16:35 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5333533 +E-mail/Text: bncmail@w-legal.com Jun 16 2020 20:09:44 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

5324391 +E-mail/Text: documentfiling@lciinc.com Jun 16 2020 20:09:11 TELECOM SELF-REPORTED,
PO BOX 4500, ALLEN, TX 75013-1311

5324341 +E-mail/Text: kcm@yatb.com Jun 16 2020 20:09:15 YORK ADAMS TAX BUREAU, PO BOX 15627,
YORK, PA 17405-0156

TOTAL: 40

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5324352* CAPITAL ONE, P. O. BOX 85619, RICHMOND, VA 23285-5619
5330936* Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Elizabeth Haley Rohrbaugh on behalf of Debtor 1 James P. Scholze hrohrbaugh@cgalaw.com,
kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,jrosenau@cgalaw.com
Elizabeth Haley Rohrbaugh on behalf of Debtor 2 Laura E. Scholze hrohrbaugh@cgalaw.com,
kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,jrosenau@cgalaw.com
James Warmbrodt on behalf of Creditor Quicken Loans, LLC bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

James P. Scholze
Laura E. Scholze

CHAPTER 13

CASE NO. 1 -bk-20 - 01416

☒ ORIGINAL PLAN
☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)0 Number of Motions to Avoid Liens0 Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 87,360.00, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
05/2020	04/2025	\$1,456.00	-	\$1,456.00	\$87,360.00
				Total Payments:	\$87,360.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: () Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

(✓) Debtor is over median income. Debtor estimates that a minimum of \$ 87360.00 must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$_____. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. *If this line is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$_____ from the sale of property known and designated as _____. All sales shall be completed by _____, 20____. If the property does not sell by the date specified, then the disposition of the property shall be as follows: _____

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: _____

2. SECURED CLAIMS.**A. Pre-Confirmation Distributions. *Check one.***

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

☐ Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Quicken Loans	1173 Blue Bird Lane, York, PA 17402	
P.S.E.C.U.	2020 Hyundai Palisade	
Santander	2018 Ford Fusion	

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☒ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

☐ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Postpetition Arrears to be Cured	Estimated Total to be paid in plan

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

☐ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan

E. Secured claims for which a § 506 valuation is applicable. *Check one.*

- ☒ None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*
- ☐ Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary or other action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action

F. Surrender of Collateral. *Check one.*

☒ None. *If "None" is checked, the rest of § 2.F need not be completed or reproduced.*

☐ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered

G. Lien Avoidance. *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

☒ None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

____ The Debtor moves to avoid the following judicial and/or nonpossessory, nonpurchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).

Name of Lien Holder			
Lien Description For judicial lien, include court and docket number.			
Description of the liened property			
Liened Asset Value			
Sum of Senior Liens			
Exemption Claimed			
Amount of Lien			
Amount Avoided			

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
 - a. In addition to the retainer of \$_____ already paid by the Debtor, the amount of \$_____ in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
 - b. \$225.00_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*
 - ☒ None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*
 - ____ The following administrative claims will be paid in full.

Name of Creditor	Estimated Total Payment

B. Priority Claims (including, certain Domestic Support Obligations

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment
IRS	\$6890.00

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim. *This plan provision requires that payments in § 1.A. be for a term of 60 months (see 11 U.S.C. §1322(a)(4)).*

Name of Creditor	Estimated Total Payment

4. UNSECURED CLAIMS**A. Claims of Unsecured Nonpriority Creditors Specially Classified.** *Check one of the following two lines.*

☒ None. *If “None” is checked, the rest of § 4.A need not be completed or reproduced.*

☐ To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** *Check one of the following two lines.*

☒ None. *If “None” is checked, the rest of § 5 need not be completed or reproduced.*

☐ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☒ plan confirmation.
☐ entry of discharge.
☐ closing of case.

7. DISCHARGE: (Check one)

- (☒) The debtor will seek a discharge pursuant to § 1328(a).
(☐) The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

- Level 1: _____
Level 2: _____
Level 3: _____
Level 4: _____
Level 5: _____
Level 6: _____
Level 7: _____
Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.

Level 6: Specially classified unsecured claims.

Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

This Plan dedicates disposable income from Debtors to the plan toward timely filed, allowed priority and general unsecured claims, and Trustee's commission. Counsel fees are being calculated upon lodestar method, and a fee application will be submitted for all funds requested by this Chapter 13 Plan.

Dated: 04/30/2020

/s/ E. Haley Rohrbaugh

Attorney for Debtor

/s/ James P. Scholze

Debtor

/s/ Laura E. Scholze

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.